

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	CHARMAINE DAINELLA TAYLOR	§	Case No.: 05-43381
		§	
		§	
		§	
		§	
		§	
	Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/04/2005.
- 2) This case was confirmed on 03/29/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/29/2006, 08/27/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/13/2008.
- 5) The case was completed on 06/15/2009.
- 6) Number of months from filing to the last payment: 44
- 7) Number of months case was pending: 49
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,900.00
- 10) Amount of unsecured claims discharged without payment \$ 12,197.08
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 25,252.22
Less amount refunded to debtor	\$ 592.22
<b>NET RECEIPTS</b>	<b>\$ 24,660.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,694.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,552.38
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,246.38**

Attorney fees paid and disclosed by debtor **\$ 6.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	429.00	435.46	435.46	370.50	.00
AMERICASH LOANS LLC	UNSECURED	700.00	659.12	659.12	560.87	.00
CORPORATE AMERICA FA	UNSECURED	972.00	945.08	945.08	804.21	.00
NATIONWIDE CASSEL	SECURED	2,000.00	2,311.21	2,000.00	2,000.00	88.54
NATIONWIDE CASSEL	UNSECURED	2,922.00	.00	311.21	264.82	.00
B-LINE LLC	UNSECURED	NA	585.30	585.30	498.06	.00
AT & T WIRELESS	OTHER	.00	NA	NA	.00	.00
AMERICAN COLLECTION	UNSECURED	175.00	NA	NA	.00	.00
TCF BANK	OTHER	.00	NA	NA	.00	.00
TCF NATIONAL BANK	OTHER	.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	4,187.89	1,068.36	1,068.36	909.11	.00
SANJAY S JUTLA ESQ	OTHER	.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,268.00	1,272.35	1,272.35	1,082.69	.00
ASSET ACCEPTANCE LLC	UNSECURED	2,000.00	3,215.20	3,215.20	2,735.94	.00
BALLYS TOTAL FITNESS	OTHER	.00	NA	NA	.00	.00
COLLECTION COMPANY O	UNSECURED	193.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	150.00	NA	NA	.00	.00
CREDIT COLLECTION SE	UNSECURED	291.00	NA	NA	.00	.00
US CELLULAR	OTHER	.00	NA	NA	.00	.00
US CELLULAR	OTHER	.00	NA	NA	.00	.00
CREDIT PROTECTION AS	UNSECURED	358.00	NA	NA	.00	.00
FAIRLANE CREDIT LLC	UNSECURED	7,731.00	11,091.98	11,091.98	9,438.61	.00
HARVARD COLLECTION S	UNSECURED	2,100.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RUSH PRESBYTERIAN ST	OTHER	.00	NA	NA	.00	.00
KCA FINANCIAL SERVIC	UNSECURED	1,025.00	NA	NA	.00	.00
RUSH EMERGENCY SERVI	OTHER	.00	NA	NA	.00	.00
M3 FINANCIAL SVCS	UNSECURED	73.00	NA	NA	.00	.00
MEDICAL COLLECTIONS	UNSECURED	1,468.00	NA	NA	.00	.00
RUSH PRESBYTERIAN ST	OTHER	.00	NA	NA	.00	.00
ILLINOIS BELL	UNSECURED	250.00	451.10	451.10	383.86	.00
LINEBARGER GOGGAN BL	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	2,070.00	1,500.00	1,500.00	1,276.41	.00
CITY OF CHICAGO DEPT	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	OTHER	.00	NA	NA	.00	.00
ST EDMUNDS PARISH SC	UNSECURED	2,500.00	NA	NA	.00	.00
AFNI INC	UNSECURED	654.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	2,000.00	2,000.00	88.54
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	2,000.00	2,000.00	88.54
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	21,535.16	18,325.08	.00

**Disbursements:**

Expenses of Administration	\$ 4,246.38	
Disbursements to Creditors	\$ 20,413.62	
<b>TOTAL DISBURSEMENTS:</b>		\$ 24,660.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/27/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.